THE VEEN FIRM, P.C.
711 VAN NESS AVE., SUITE 220
SAN FRANCISCO, CA 94102
Tel. (415) 673-4800
www.veenfirm.com

- 3. Answering Paragraph 3 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations contained in said paragraph, and on that basis denies each and every allegation contained therein.
- 4. Answering Paragraph 4 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations contained in said paragraph, and on that basis denies each and every allegation contained therein.
- 5. Answering Paragraph 5 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations contained in said paragraph, and on that basis denies each and every allegation contained therein.
- 6. Answering Paragraph 6 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations contained in said paragraph, and on that basis denies each and every allegation contained therein.
- 7. Answering Paragraph 7 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations contained in said paragraph, and on that basis denies each and every allegation contained therein.
- 8. Answering Paragraph 8 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations contained in said paragraph, and on that basis denies each and every allegation contained therein.
- 9. Answering Paragraph 9 of the Complaint, defendant denies that he is a resident of the City and County of San Francisco, California. Defendant admits that he claims an interest in the property that is the subject of this lawsuit by reason of a judgment lien recorded against said property. As to the remaining allegations of Paragraph 9 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations, and on that basis denies each and every remaining allegation.

#### JURISDICTION AND VENUE

- 10. Answering Paragraph 10 of the Complaint, defendant does not dispute that this Court has subject-matter jurisdiction.
  - 11. Answering Paragraph 11 of the Complaint, defendant does not dispute that venue is

proper in this Court.

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FACTUAL BACKGROUND

- 12. Answering Paragraph 12 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations contained in said paragraph, and on that basis denies each and every allegation contained therein.
- 13. Answering Paragraph 13 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations contained in said paragraph, and on that basis denies each and every allegation contained therein.
- 14. Answering Paragraph 14 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations contained in said paragraph, and on that basis denies each and every allegation contained therein.
- 15. Answering Paragraph 15 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations contained in said paragraph, and on that basis denies each and every allegation contained therein.
- 16. Answering Paragraph 16 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations contained in said paragraph, and on that basis denies each and every allegation contained therein.
- 17. Answering Paragraph 16 of the Complaint, defendant William L. Veen admits that he was never given notice of the October 3, 2007 trustee sale. As to the remaining allegations of Paragraph 16 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations, and on that basis denies each and every remaining allegation.
- 18. Answering Paragraph 18 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations contained in said paragraph, and on that basis denies each and every allegation contained therein.

#### FIRST CAUSE OF ACTION

- 19. Answering Paragraph 19 of the Complaint, defendant incorporates by reference paragraphs 1-18 of this Answer as if stated fully herein.
  - 20. Answering Paragraph 20 of the Complaint, defendant William L. Veen admits that he

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was never given notice of the October 3, 2007 trustee sale. As to the remaining allegations of Paragraph 20 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations, and on that basis denies each and every remaining allegation.

- 21. Answering Paragraph 21 of the Complaint, defendant William L. Veen admits that he was never given notice of the October 3, 2007 trustee sale. As to the remaining allegations of Paragraph 21 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations, and on that basis denies each and every remaining allegation.
- 22. Answering Paragraph 22 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations contained in said paragraph, and on that basis denies each and every allegation contained therein.
- 23. Answering Paragraph 23 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations contained in said paragraph, and on that basis denies each and every allegation contained therein.

#### SECOND CAUSE OF ACTION

- 24. Answering Paragraph 24 of the Complaint, defendant incorporates by reference paragraphs 1-22 [sii] of this Answer as if stated fully herein.
- 25. Answering Paragraph 25 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations contained in said paragraph, and on that basis denies each and every allegation contained therein.
- 26. Answering Paragraph 26 of the Complaint, defendant admits that he claims an interest in the property that is the subject of this lawsuit by reason of a judgment lien recorded against said property. As to the remaining allegations of Paragraph 26 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations, and on that basis denies each and every remaining allegation.
- 27. Answering Paragraph 27 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations contained in said paragraph, and on that basis denies each and every allegation contained therein.

#### THIRD CAUSE OF ACTION

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28. Answering Paragraph 28 of the Complaint, defendant incorporates by reference paragraphs 1-26 [sii] of this Answer as if stated fully herein.

- 29. Answering Paragraph 29 of the Complaint, defendant admits that he claims an interest in the property that is the subject of this lawsuit by reason of a judgment lien recorded against said property. As to the remaining allegations of Paragraph 29 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations, and on that basis denies each and every remaining allegation.
- 30. Answering Paragraph 30 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations contained in said paragraph, and on that basis denies each and every allegation contained therein.
- 31. Answering Paragraph 31 of the Complaint, defendant William L. Veen admits that he was never given notice of the October 3, 2007 trustee sale. As to the remaining allegations of Paragraph 31 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations, and on that basis denies each and every remaining allegation.

#### **FOURTH CAUSE OF ACTION**

- Answering Paragraph 32 of the Complaint, defendant incorporates by reference 32. paragraphs 1-31 of this Answer as if stated fully herein.
- 33. Answering Paragraph 33 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations contained in said paragraph, and on that basis denies each and every allegation contained therein.
- 34. Answering Paragraph 34 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations contained in said paragraph, and on that basis denies each and every allegation contained therein.
- 35. Answering Paragraph 35 of the Complaint, defendant William L. Veen admits that he was never given notice of the October 3, 2007 trustee sale. As to the remaining allegations of Paragraph 35 of the Complaint, defendant is without sufficient knowledge or information to form a belief as to the truth of the allegations, and on that basis denies each and every remaining allegation.
  - Answering Paragraph 36 of the Complaint, defendant is without sufficient knowledge 36.

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1	or information to form a belief as	to the truth of t	he allegations contained in said paragraph, and on	
2	that basis denies each and every allegation contained therein.			
3	WHEREFORE, defendant prays as follows:			
4	1. That plaintiff take nothing by reason of his Complaint, that judgment be rendered in favor			
5	of defendant;			
6	2. That defendant be awarded his costs of suit incurred in defense of this action; and			
7	3. For such other relief as the Court deems proper.			
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9	DATED: January, 2008	TH	E VEEN FIRM, P.C.	
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11		By:		
12			William L. Veen In propria persona	
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1	PROOF OF SERVICE			
2 3	I am employed in the City and County of San Francisco, State of California. I am over 18 years of age and not a party to this action. My business address is The Veen Firm, P.C., 711 Van Ness Avenue, Suite 220, San Francisco, California 94102.			
4	Electronic Case Filing:			
5	Kevin R. McLean, Esq. In Pro Per Law Office of Belli & McLean			
6	473 Jackson Street, 2 <sup>nd</sup> Floor			
7	San Francisco, CA 94111 Tel: (415) 981-0100			
8	Fax: (415) 981-2050			
9	Rosalie Euna Kim, Esq. Attorney for Defendant WORLD SAVINGS Reed Smith, LLP FSB; GOLDEN WEST SAVINGS			
10	Two Embarcadero Center, Suite 2000 ASSOCIATION SERVICE COMPANY San Francisco, CA 94111			
11	Tel: (415) 659-5949			
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16 17				
	I dealess under penalty of positively under the layy of the State of California that the forecoing			
22	is true and correct.			
23	DATED: January <u>18</u> , 2008 /s/			
24	Margo Banowicz			
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.C.				
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